

Fill in this information to identify the case:

Debtor 1 Jennifer Stephanie Brown

Debtor 2

United States Bankruptcy Court for the: Middle District of: North CarolinaCase Number: 11-80625

Official Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of the creditor: Freedom Mortgage CorporationLast 4 digits of any number you use to identify the debtor's account: 6962

Court claim no. (if known):

15-1Property address: 111 Knightwood Drive
Durham, NC, 27703**Part 2: Pre-petition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Post-petition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all post-petition payments consistent with §1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: 1/1/2017. Please note that once the Trustee's 01/31/2017 disbursement is posted to the account, the loan will be due for 02/01/2017. Creditor has not yet received the most recent disbursement.

- ☐ Creditor states that the debtor(s) are not current on all post-petition payments consistent with §1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid of the date of this responses is:

a. Total post-petition ongoing payments due:

(a) \$

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$

c. **Total.** Add lines a and b.

(c) \$

Creditor asserts that the debtor(s) are contractually obligated for the post-petition payment(s) that first became due on:

Jennifer Stephanie Brown

Case number (if known) 11-80625**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

s/S. Troy Staley
Signature

Date 02/02/2017

Print S. Troy Staley
First Name Middle Name Last Name

Title Attorney at Law

If different from the notice address listed on the proof of claim to which this response applies:

Company Hutchens Law Firm

Address Post Office Box 2505, 4317 Ramsey Street
Fayetteville, NC 28302

Contact phone (910) 864 - 2668

Email bkymail@hutchenslawfirm.com

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on this date this paper was served upon the following parties by depositing a copy enclosed in a postpaid, properly addressed wrapper in a post office or official depository under the exclusive care and custody of the United States Postal Service or via the appropriate electronic servicer:

Debtor:
Jennifer Stephanie Brown
111 Knightwood Drive
Durham, NC 27703

Attorney for Debtor:
Koury Lee Hicks
1738 Hillandale Road
Durham, NC 27705

John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Chapter 13 Trustee:
Richard M. Hutson, II
302 East Pettigrew St., Suite B-140
P.O. Box 3613
Durham, NC 27702

This the 2nd day of February, 2017.

HUTCHENS LAW FIRM

BY: s:/S. Troy Staley
S. TROY STALEY
Attorney for Creditor
NC State Bar No: 43229
Post Office Box 2505
4317 Ramsey Street
Fayetteville, NC 28302
(910) 864-2668